

Roth IRA Contribution Charts for 2013 and 2014

Roth IRA Contribution Chart for 2014	
Amount of AGI and Filing Status	
<u>Single, Head of Household or Qualifying Widower:</u>	
Below \$114,000	Entitled to full contribution amount
\$114,000-\$128,999.99	Entitled to prorated contribution amount—use special formula*
\$129,000 or over	No contribution permissible
*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$114,000/\$15,000. This will give you a ratio that determines the amount you cannot contribute. Round to the lowest \$10.00.	
<u>Married Filing Jointly</u>	
Below \$181,000	Entitled to full contribution amount.
\$181,000-190,999.99	Entitled to prorated contribution amount—use special formula.*
\$191,000 or over	No contribution permissible.
*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$181,000/\$10,000. This will give you a ratio that determines the amount you cannot contribute. Round to the lowest \$10.00.	
<u>Married Filing Separate Returns</u>	
\$0-\$9,999.99	Entitled to prorated contribution amount—use special formula*
\$10,000 or Over	No contribution permissible
*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$0/\$10,000. This will give you a ratio that determines the amount you cannot contribute. Round to the lowest \$10.00.	

Roth IRA Contribution Chart for 2013	
Amount of AGI and Filing Status	
<u>Single, Head of Household or Qualifying Widower:</u>	
Below \$112,000	Entitled to full contribution amount
\$112,000-\$126,999.99	Entitled to prorated contribution amount—use special formula*
\$127,000 or over	No contribution permissible
*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$112,000/\$15,000. This will give you a ratio that determines the amount you cannot contribute. Round to the lowest \$10.00.	
<u>Married Filing Jointly</u>	
Below \$178,000	Entitled to full contribution amount.
\$178,000-187,999.99	Entitled to prorated contribution amount—use special formula.*
\$188,000 or over	No contribution permissible.
*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$178,000/\$10,000. This will give you a ratio that determines the amount you cannot contribute. Round to the lowest \$10.00.	
<u>Married Filing Separate Returns</u>	
\$0-\$9,999.99	Entitled to prorated contribution amount—use special formula*
\$10,000 or Over	No contribution permissible
*Explanation of special formula. Multiply the permissible contribution by the following ratio: amount of adjusted gross income in excess of \$0/\$10,000. This will give you a ratio that determines the amount you cannot contribute. Round to the lowest \$10.00.	